

FACTORS AFFECTING THE LEVEL OF CUSTOMER SATISFACTION TOWARDS BANKING SERVICES INDUSTRY-A CASE OF JORDAN

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ABSTRACT

The aim of this study is to analyze the management challenges faced in the banking services industry in Jordan. The sample of customers was chosen using information available about banks customers, 259 customers were selected as viable for the study 47.9% of the sample are from Amman city, 71.0% have 5 years to less than 10 years experience of dealing with the bank, 57.5 % are married, 38.2% are having bachelor's degree and 57.15% are male. The study finds that customers feel very strongly that the bank gives a written guarantee that transactions have taken place and connect immediately to the service and provide a customer friendly environment while waiting in the queue to be served. The study also reveals that the customers with 5 years to less than 10 years experience of dealing with the bank feel more than the customers who have 10 years experience that the bank perform transactions immediately. The finding from the field research showed that female customers feel more than the male customers towards that the bank performs transactions immediately, adequately satisfying to complaints within 24 hours and connect immediately to the service. The study recommends that bank managers should foster the adoption of all newly developed technological tools in their operations, as it affect its image, competitive advantage, profitability and customer satisfaction.

KEYWORDS: Customer Satisfaction, Bank Services and Jordan

Received: Sep 14, 2015; **Accepted:** Nov 19, 2015; **Published:** Dec 12, 2015; **Paper Id.:** IJSMMRDDEC20154

INTRODUCTION

One of the key elements in any modern business is customer satisfaction. Business can survive as long as they can meet customers' needs and wants in a better way than their competitors which may lead to customer satisfaction. For this reason, it is very necessary for the bank in the modern tough competitive environment, to determine the customers wishes and needs and meeting them in a way that enables customer satisfaction.

Financial institutions particularly, are facing intensively competitive environment, which forces them to be in regular contact with its customers and to follow the changes in the industry in order to provide banking services in a way that satisfy customer in a better way. In banking industry, where services are the essence of business, customer satisfaction is a necessity through which the customer needs, wishes and expectations are met or overcome during the service interaction period, giving way to repurchase and loyalty to the bank services. In other words, customer satisfaction is the assessment of the pre-purchasing expectations from the product/service with the results reached after getting the service.

It is to be noted here, that, a highly satisfied customer continues his dealing with the bank for a long period, buys more as long as the bank provide new banking services, speaks about the bank with praise and finally

provides to the bank suggestion and ideas to improve the services in a way that it will be highly competitive in the market.

Customers are the key element for any business success because if any business has no customer then there is no need for such business, so for any business it is necessary to seek or possible way to satisfy customer in order to maintain them and compete in the industry. Customer satisfaction in the banking industry is one of the elements which can measure the value of business as well as the growth in the market. This indicates how important customer satisfaction to business is as it leads to more profitability and growth of any business. It is therefore, necessary for financial institution to investigate through by major factors that are determinants for customer satisfaction in the financial services industry.

The study of customer dissatisfaction show that customers are dissatisfied with their purchases about 25 percent of the time but that only about 5 percent complain. The other 95 percent either feel complaining is not worth the effort, or they do not know how or to whom to complain (Kotler, 2003).

The study revealed that 34% of the customers who complaints and their complaints were met, became more loyal than those whose complaints were not met and this made them more loyal and satisfied, and this number rises to 52 percent for minor complaints. If the complaint is resolved quickly, between 52 percent(major complaints)and 95 percent(minor complaints)will buy again from the company(Stephen et al,1998).And the bad customer give us an opportunity to differentiate(Carlton Jim,1995).If differentiation is so important, how can a service stand out? One obvious way to compete by offering superior augmented services is to develop conveniences or innovations competitors' lack(Bryant,1994).

Services banking refers to the total tasks which aims to balance the display bank of banking services and the needs of the customers of these services, services banking guarantees to ensure the flow of banking products at the appropriate time and place, and should not be thinking that is similar to marketing in the industrial and commercial enterprises, although the goals and philosophy is one(Khanfar et al 2015).To understand how bank services works the credit cards you keep are more than mere pieces of plastic. They are tickets to a dream because you can use them to obtain many things(Solomom & Stuart,2003).

The purpose of the present study is to investigate the role of major elements that affect customer satisfaction from customers' view point such as age, income, gender, status, years of dealing, and educational level.

RESEARCH PROBLEM AND QUESTIONS

Due to the competitive environment in banking industry which is very tough and critical, it is very important for financial institution to investigate all factors that can be effective in customer satisfaction. This fact forced bank to investigate more and more in details regarding the variables that are responsible in changing customer point view regarding their satisfaction such as their age, income, gender, status, educational level, and years of dealing with the bank and location of the bank. For this the present study comes to answer the following questions:

- Is there any difference toward customer satisfaction due to demographic variables?
- Is there any consistency toward customer satisfaction due to demographic variables?

LITERATURE REVIEW

The aims of the paper titled service quality and satisfaction in the banking sector is to examine the relationship between services quality dimensions and the level of customer satisfaction in the banking industry.

The was conducted on 212 customers of different banks and data was analyzed through AMOS program..

Results show that services quality has a significant relationship and mediation effect on the rapport –satisfaction relational aspect of customers in the banking industry. Other dimensions has weak and no significant relationship with satisfaction such as tangible cues (Johra et. al. ,2014).

Alireza et. Al., (2014) in their paper entitled the relationship between customer satisfaction and customer relationship management system. The purpose of this paper is to study the relationship between customer relationship management (CRM) system and customer satisfaction. Based on the review of literature a questionnaire was designed. Data acquired was analyzed through SPSS program., and regression methods were also used.

Results of this paper indicate that four major dimensions of CRM system namely services quality, services features, services accessibly and complaints handling have a positive impact on customer satisfaction in the surveyed branches of Ghavamin Bank.

While Luciano Munari et. Al., (2013) in their article titled customer satisfaction management in Italian banks. The purpose of this paper is to present the results of a survey that aimed to analyze the state of organizational and operative evolution of the functions and activities overseeing customer satisfaction in Italian banks. After collecting the data, it was analyzed through SPSS software, which showed different statistical methods to analyze the relationship between the elements of customer satisfaction management elements and real customer satisfaction in Italian Banks from customer perspective. The study shows that the current approach of managing customer satisfaction, which concluded that customer satisfaction is not only a staff activity but it involves a responsibility of top management through incentive tools.

Constantine et al(2013) provide deeper insight into the direct effect of price satisfaction as expressed by its various dimensions on bank customer switching behavior. The data analysis suggests that bank customer “intentions to switch banks” are affected by the level of their “price satisfaction”. “Price satisfaction” in turn is affected positively by “transparency”, “price quality ratio”, “relative price”, “reliability” and “price fairness”. In addition, “information search” exerts a positive impact on “price satisfaction”.

Yang Li- Hua, (2012) in his paper mention the Customer satisfaction antecedents within service recovery context: Evidences from “Big 4” banks in China.

The intense queuing phenomenon in Chinese banks was one of the main reasons for customer dissatisfaction. The study also tried to explore how customer expectations and perception affect the level of ultimate customer satisfaction under recover context.

Christer et al (2012) explore the possible usefulness of a combined multi-attribute and Kano model in analyzing how service quality is perceived by mass affluent bank customers. More precisely, to identify quality dimensions, attributes, and items in terms of taken-for-granted, proportional's, delighters, and neutrals.

Combined model represented in this study indicates that guidance regarding how service quality is perceived by bank customers in the mass affluent segment was considered. Large number of neutral items reveals potentially wasted

resources. However, substantial heterogeneity between customer responses exists in customer perceptions of the service quality items investigated as a major issue to be considered by marketers in their operation in the field of banking.

According to (Sohail and Nassar, 2008) there is a factor analysis identifying three factors that influence users' evaluation of service quality of internet banking services. These factors are labeled as "efficiency and security", "fulfillment" and "responsiveness". The study concluded that all the above mentioned factors affect customer satisfaction level on the long run as a result of which marketers should consider them in their planning process.

Hans et al (2005) studied six major dimensions affecting e-banking customer satisfaction namely security and trust, basic services quality, cross-buying services quality, added value, transaction support and responsiveness was the main responsible factors affecting customer satisfaction level. Based on an empirical study in the field of e-banking services, the results of this study indicate that validate measurement model for the construct of web portal quality based on the above dimensions which were responsible directly to customer satisfaction in the industry of e-banking.

Jillian (2004) reports the findings of a survey of staff perceptions on how customers are being retained in two traditional financial service retailers. In spite of a frequent acknowledgement that customer retention (CR) is a critical business objective, there is limited literature on how customers are actually being retained by organizations. A theoretical framework of managing customer retention is developed to form the basis for a 34-item questionnaire, which was administered to two independent probability samples of staff working in two large retail financial service retailers.

Josee et al (1998) describe the investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction. The article investigates how image, perceived service quality and satisfaction determine loyalty in a retail bank setting at the global construct level, as well as the level of construct dimensions. The study reveals that image is indirectly related to bank loyalty via perceived quality. In turn, service quality is both directly and indirectly related to bank loyalty via satisfaction. The latter has a direct effect on bank loyalty. This indicates that image and perceived quality are important factors to be considered by marketers as parameters of customer satisfaction.

RESEARCH OBJECTIVES

In recent years, important developments have been made in the banking industry in Jordan. These developments forced banks to increase the number of their branches, develop new services, penetrating new markets and building up customer relationships. This research is a trial to investigate the importance of demographic and other variables in creating customer satisfaction, it also tries to achieve the following objectives:

- Measure overall customer satisfaction in the banking industry in Jordan.
- Identifying the difference between customer's satisfactions due to demographic variables.
- Identifying the main challenges in the banking industry from customers' point of view.
- Providing recommendations to bankers' in Jordan to foster customer satisfaction in the banking sector.

METHODOLOGICAL APPROACH

Research Population and Sampling

A sample of customers in three different banks' locations was randomly selected followed by a self-distributed questionnaire to 259 customers. A survey questionnaire was the data collection tool for the descriptive part of this study.

The sample of customers was chosen using information available about banks customers.

Non-probability, convenience and purposive sampling were then used to ensure that sufficient information available on each of the customers chosen, and that the information gathered would be as rich and informative as possible.

Participants

259 customers were selected as viable for the study once it was determined that sufficient information could be found in order to meet the research objectives.

47.9% of the sample are from Amman city, 71.0% have 5 years to less than 10 years of dealing with the bank, 57.5 % are married, 38.2% bachelor's degree and 57.15% are male(table 2).

Procedure

A sample of customers was randomly selected. A survey questionnaire was the data collection tool for the descriptive part of this study. The questionnaire has been adopted from the research conducted by the researchers Mathew Joseph and others, 2005, "An exploratory study on the use of banking technology in the UK", Banking and technology in UK, pp397- 413.

Research limitations

The main limitation of this study is that the sample was small. The research is dependent on questionnaire, which is developed by the researchers. The data and generalizability of the findings should be viewed while considering these limitations.

Research Model and Hypothesis

Based on the literature reviewed, the researchers developed the following research model as can be seen in figure 1.

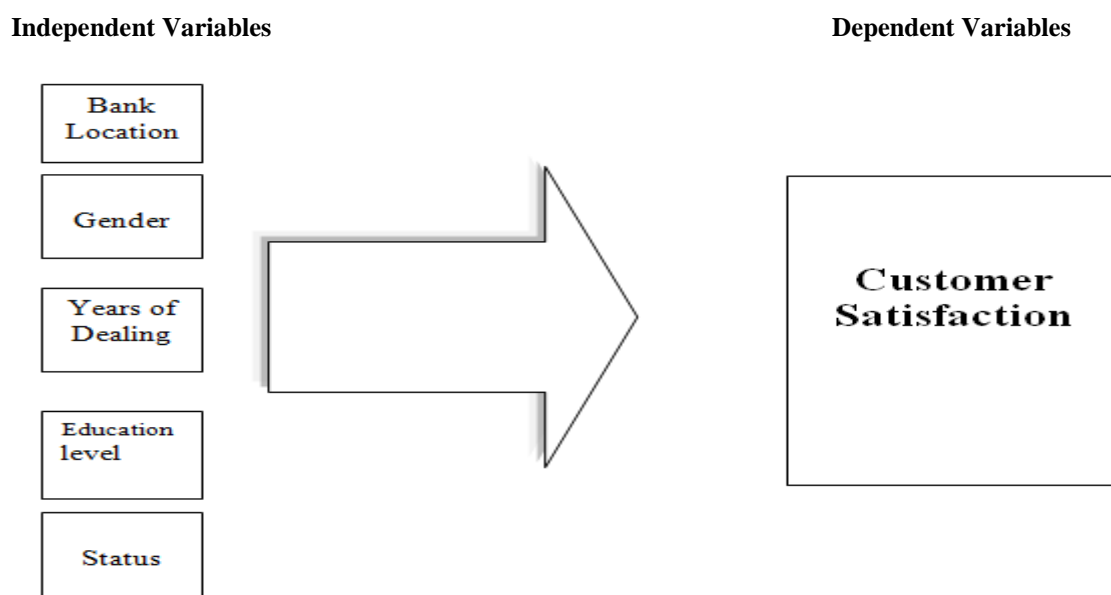


Figure 1: Research Model

As can be seen in, figure 1, the dependent variable is the, customer satisfaction viewed from customers' perspective, represented on the left side of the model, on the right side of the model, independent variables are considered represented by five major factors affecting level of the customer satisfaction, location of the bank, gender of the respondents, years of dealing with the bank, educational level of the respondents, and finally respondents status.

Based on the above figure, the Researchers Supposes the following Hypothesis

H1: There are significant statistical differences between level of customer satisfaction towards banking services and location of the bank at a ≤ 0.05 .

H2: There are significant statistical differences between level of customer satisfaction towards banking services and years of dealing with the bank at a ≤ 0.05 .

H3: There are significant statistical differences between level of customer satisfaction towards banking services and educational level at a ≤ 0.05 .

H4: There are significant statistical differences between level of customer satisfaction towards banking services and status at a ≤ 0.05 .

H5: There are significant statistical differences between level of customer satisfaction towards banking services and gender at a ≤ 0.05 .

STATISTICAL RESULTS

The result in table 3 shows that variables 11,12,17,22 and 23 has the highest mean value (4.79) and this means that the customers feel very strongly in these variables: 11(Give a written guarantee that transactions have taken place), 12(Connect immediately to the service), 17(Provide a customer friendly environment whilst waiting in the queue to be served), 22(Acknowledge by name on the screen during the transaction) and variable 23 (Provide accurate records of all transactions that have taken place).

Variable 3 has the least mean value, which means that the customers feel very weakly that the bank has convenient hours of operation.

H1: There are Significant Statistical Differences between Level of Customer Satisfaction towards Banking Services and Location of the Bank at a ≤ 0.05

One-Way Analysis Of Variance (ANOVA) were used to test the hypothesis, table 4 show that there are some variables are significant.

Scheffe posttest, used to find which level of the Location of the bank has higher score than the others, table 5.

The customers who are in Amman and Zarqa feel more than the one who are in Irbid in the Variables: 1, 2, 21, 22, and 23. This mean that the customers in Amman and Zarqa feel more than the one in who are Irbid that the bank Provide secure services, Night time banking in a safe environment, provide special services for the elderly and/or disabled, Acknowledge by name on the screen during the transaction and Provide accurate records of all transactions that have taken place

The customers who are in Irbid bank location feel more than the one who are in Zarqa and the one who are in Zarqa bank location feel more than the one in Amman in the variables: 9,10,13, 16,19 and 20.

This mean that the customers who are in Irbid bank location feel more than the one who are in Zarqa and the one who are in Zarqa bank location feel more than the one who are in Amman that the bank Adequately satisfy to complaints within 24 hours, Provide secure services, No waiting time, Give a written guarantee that transactions have taken place, Provide service in a number of different languages and Provide “voice/on line” directions for new users

The customers who are in Irbid bank location feel more than the one who are in Amman and the one who are in Amman bank location feel more than the one who are in Zarqa in the Variables: 3,4,14 and 15.

This mean that the customers who are in Irbid location feel more than the one who are in Amman and the one in Amman location feel more than the one who are in Zarqa towards the following variables; the bank Convenient hours of operation, Process transactions efficiently, All banking needs included in the menu Options and Have a user-friendly system.

Since P value is greater than 0.05 ($\alpha=0.15$); the researchers reject the alternative hypothesis which states that there are significant statistical differences between level of customer satisfaction towards bank services and location of the respondents bank (at $\alpha \leq 0.05$).

H2: There are Significant Statistical Differences between Level of Customer Satisfaction towards Banking Services and Years of Dealing with the Bank at $\alpha \leq 0.05$

Scheffe posttest, used to find which level of the Years of dealing with the bank has higher score than the others, table 6.

The customers with 5 years to less than 10 years and customers with Less than 5 years of dealing with the bank feel more than the one who have 10 years and more of dealing with the bank in Variable 5.

This means that the customers feel that the bank performs transactions immediately.

The customers with 5 years of dealing with the bank to less than 10 years and more of dealing with the bank feel more than the one with less than 5 years in Variable 9.

This mean that the customers feel that the bank adequately satisfy to complaints within 24 hours.

Since P value is greater than 0.05 ($\alpha=0.254$); the researchers reject the alternative hypothesis which states that there are significant statistical differences between level of customer satisfaction towards bank services and respondents years of dealing with the bank (at $\alpha \leq 0.05$).

H3: There are Significant Statistical Differences between Level of Customer Satisfaction towards Banking Services and Educational Level of Customers at $\alpha \leq 0.05$

Scheffe posttest, used to find which level of education has higher score than the others, table 7.

The customers with PH.D Degree feel more than the one with bachelor's degree and the one with bachelor's degree feel more than the one with master degree and diploma or less in Variables: 1,2,13,14 and 15.

This mean that the customers feel that the bank provide secure services, night time banking in a safe environment, no waiting time, all banking needs included in the menu options and have a user-friendly system.

The customers with master degree feel more than the one with bachelor's degree and the one with diploma feel more than the one PH.D Degree in variables: 19, 20 and 21.

This mean that the customers feel that the bank provide service in a number of different languages, provide "voice/on line" directions for new users and provide special services for the elderly and/or disabled customers.

Since P value is greater than 0.05($\alpha=0.073$); the researchers reject the alternative hypothesis which states that there are significant statistical differences between level of customer satisfaction towards bank services and level of respondents education (at a ≤ 0.05).

H4: There are Significant Statistical Differences between Level of Customer Satisfaction towards Banking Services and Status of Customers at a ≤ 0.05

Scheffe posttest, used to find which level of status has higher score than the others, table 8.

The Single customers feel more than the married one and the others more than the single in variables: 1, 13, 14 and 15.

This mean that the customers feel that the bank provide secure services, no waiting time, all banking needs included in the menu options and have a user-friendly system.

The married customers feel more than the single one and the others in variables: 19, 20 and 21.

This mean that the customers feel that the bank provide service in a number of different languages, provide "voice/on line" directions for new users and provide special services for the elderly and disabled.

Since P value is greater than 0.05($\alpha=0.27$); the researchers reject the alternative hypothesis which states that there are significant statistical differences between level of customer satisfaction towards bank services and respondents status (at a ≤ 0.05).

H5: There are Significant Statistical Differences between Level of Customer Satisfaction towards Banking Services and Gender of Customers at a ≤ 0.05

T-test, used to find which level of sex has higher score than the others, table 9.

The female customers feel more than the male customers in variables: 5,9 and 12.

This mean that the customers feel that the bank Perform transactions immediately, adequately satisfy to complaints within 24 hours and connect immediately to the service.

Since P value is greater than 0.05($\alpha=0.291$); the researchers reject the alternative hypothesis which states that there are significant statistical differences between level of customer satisfaction towards bank services and gender of respondents (at a ≤ 0.05).

CONCLUSIONS

The customers feel very strongly that the bank give a written guarantee that transactions have taken place and connect immediately to the service and provide a customer friendly environment whilst waiting in the queue to be served.

The customers in Amman and Zarqa bank location feel more than the one who are in Irbid in the that the bank provide secure services, night time banking in a safe environment, Provide special services for the elderly and/or disabled, acknowledge by name on the screen during the transaction and Provide accurate records of all transactions that have taken place.

The customers with 5 years to less than 10 years and Less than 5 years of dealing with the bank feel more than the one with 10 years that the bank performs transactions immediately.

The customers with PH.D Degree feel more than the one with bachelor's degree and the one with bachelor's degree feel more than the one with Master Degree and Diploma or less who feel more than the one with PH.D Degree that the bank provide secure services, night time banking in a safe environment no waiting time all banking needs included in the menu options and have a user-friendly system.

The Single customers feel more than the married one and the others more than the single that the bank provides secure services, no waiting time; all banking needs included in the menu options and have a user-friendly system.

The female customers feel more than the male customers in that the bank perform transactions immediately, adequately satisfy to complaints within 24 hours and connect immediately to the service.

RECOMMENDATIONS

Based on the above conclusion, the research recommendations the following:

- Banks managers should foster the adoption of all newly developed technological tools in their operations, as it affect in image, competitive advantage, profitability and customer satisfaction.
- It is very important for banks management to facilitate efforts to adopt needed innovations that gives opportunities to face the competition from different banks.
- The banks mangers should improve serious decisions related to bank locations; secure services, night time banking and holidays, and provide special services for the elderly and disabled, and accurate records of all transactions.
- Top management must be serious with the complaints and dissatisfactions of the clients.

FUTURE RESEARCH DIRECTIONS

According to the results of this research it is very important for manager's banks to understand the main factors affecting the adoption of bank services to face the competitions, increasing customer relationship, competitive advantages. This facts, motivates researchers to conduct additional research to examine the implications that other banks services which also will effect during presenting banks services such as banks services cost and speed.

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APPENDICES

QUESTIONNAIRE

FACTORS AFFECTING BANKING SERVICES

First: Personal Data of the Customers

- **Location of the Bank**
 - Amman
 - Zarqa
 - Irbid

- **Years of Dealing with the Bank**

- Less than 5 years
- 5 years to less than 10 years
- 10 years and more

- **Education**

- Diploma or less
- Bachelor's degree
- Master Degree
- PH.D Degree

- **Status**

- Married
- Single
- Others

- **Sex**

- Male
- female

Table 1: Second: Factors Affecting Customer Satisfaction in Banking Services

Factors	Strongly Agree	Agree	Bias	Disagree	Strongly Disagree
1. The bank provide secure services					
2. The bank provide night time banking services in a safe environment					
3. Banks' hours of operation is convenient					
4. Banks' process transactions are efficiently provided					
5. The bank perform transactions immediately					
6. The bank staff deals adequately with any complaints					
7. The bank staff provide customer feedback services					
8. Electronic connection system of the bank is efficiently operating					
9. The bank adequately satisfy customer complaints 24 hours					
10. The bank deals confidentially with customers' database					
11. The bank give a written guarantee that transactions have taken place					
12. The bank connect immediately to the service					
13. Bank waiting time is not long					

Table: 1 Contd.,					
14.	All banking needs included in the menu Options				
15.	The bank have a user-friendly systems'				
16.	The bank give a written guarantee that transactions have taken place security				
17.	The bank provide a customer friendly environment whilst waiting in the queue to be served				
18.	The bank provide additional options for some customers				
19.	The bank provide service in a number of different languages				
20.	The bank provide "voice/on line" directions for new users				
21.	The bank provide special services for the elderly and/or disabled				
22.	The bank acknowledge by name on the screen during the transactions				
23.	The bank provide accurate records of all transactions that have taken place				

Table 2: Sample Size

Location of the Bank		
Amman	124	47.9%
Zarka	34	13.1%
Irbid	101	39.0%
Years of Dealing with the Bank		
Less than 5 years	23	8.9 %
5 years to less than 10 years	184	71.0%
10 years and more	52	20.1%
Education		
Diploma or less	50	19.3%
Bachelor's degree	99	38.2%
Master Degree	80	30.9%
PH.D Degree	30	11.6%
Status		
Married	149	57.5%
Single	64	24.7%
Others	46	17.8%
Sex		
Male	148	57.15%
Female	111	42.85%

Table 3: Mean and Standards Deviations for all Variables

Standards Deviations	Mean	Variables
0.213	4.96	.1
0.213	4.96	.2
0.855	4.48	.3
0.735	4.57	.4
0.787	4.62	.5
0.204	4.97	.6
0.88	4.49	.7
0.85	4.58	.8
.0.75	4.62	.9
0.88	4.49	.10

Table 3: Contd.,		
0.204	4.97	.11
0.204	4.97	.12
0.237	4.95	.13
0.213	4.96	.14
0.213	4.96	.15
0.213	4.96	.16
0.204	4.97	.17
0.213	4.96	.18
0.213	4.96	.19
0.213	4.96	.20
0.213	4.96	.21
0.204	4.97	.22
0.204	4.97	.23

Table 4: One Way ANOVA for all Variables except Sex Variable

Location of the Bank	Years of Dealing with the Bank	Education	Status	Variables
*.003	.198	*.032	*.002	.1
*.003	.198	*.032	.124	.2
*.020	.136	.062	.320	.3
*.020	.136	.062	.320	.4
.127	*.023	.175	.614	.5
.212	.431	.062	.783	.6
.513	.409	.139	.074	.7
.218	.409	.139	.121	.8
*.029	*.006	.103	.948	.9
*.029	.540	.139	.395	.10
.693	.238	.196	.064	.11
.539	.404	.175	.672	.12
*.001	.389	*.003	*.020	.13
*.000	.331	*.007	*.010	.14
*.000	.331	*.007	*.010	.15
*.005	.074	.058	.956	.16
.554	.238	.196	.065	.17
.513	.409	.139	.074	.18
*.000	.265	*.016	*.000	.19
*.000	.265	*.016	*.000	.20
*.000	.331	*.007	*.000	.21
*.020	.136	.062	.320	.22
*.020	.136	.062	.320	.23
0.15	0.254	0.073	0.27	0.23

* $\alpha \leq 0.05$

Table 5: Scheffe Posttest for Location of the Bank

Variables: 1, 2, 21, 22 and 23

Amman	Zarka	Irbid	Mean	Level
			4.1540	Irbid
		*	4.1500	Zarka
		*	4.1600	Amman

* $\alpha \leq 0.05$

Variables: 9, 10, 13, 16, 19 and 20

Amman	Zarka	Irbid	Mean	Level
	*		4.1222	Irbid
*			4.1500	Zarka
			4.1600	Amman

* $\alpha \leq 0.05$

Variables: 3,4,14 and 15

Amman	Zarka	Irbid	Mean	Level
*			4.1000	Irbid
			4.1500	Zarka
	*		4.1600	Amman

* $\alpha \leq 0.0$

Table 6: Scheffe posttest for Years of Dealing with the Bank

Variables 5

Less than 5 Years	5 Years to Less than 10 Years	10 Years and More	Mean	Level
			4.1000	10 years and more
		*	4.1500	5 years to less than 10 years
		*	4.1600	Less than 5 years

* $\alpha \leq 0.05$

Variable 9

Less than 5 Years	5 Years to Less than 10 Years	10 Years and More	Mean	Level
*			4.1221	10 years and more
*			4.1500	5 years to less than 10 years
			4.1600	Less than 5 years

* $\alpha \leq 0.05$

Table 7: Scheffe posttest for Education

Variables: 1, 2, 13, 14 and 15

Diploma or Less	Bachelor's Degree	Master Degree	PH.D Degree	Mean	Level
	*			4.1300	PH.D Degree
				4.2500	Master Degree
		*		4.1000	Bachelor's degree
			*	4.0900	Diploma or less

* $\alpha \leq 0.05$

Variables: 19, 20 and 21

Diploma or Less	Bachelor's Degree	Master Degree	PH.D Degree	Mean	Level
				4.0400	PH.D Degree
	*			4.1100	Master Degree
				4.1700	Bachelor's degree
			*	4.1900	Diploma or less

* $\alpha \leq 0.05$

Table 8: Scheffe posttest for Status

Variables: 1, 13, 14 and 15

Others	Single	Married	Mean	Level
			4.1600	Married
		*	4.1500	Single
	*		4.1600	Others

* $\alpha \leq 0.05$

Others	Single	Married	Mean	Level
*	*		4.1600	Married
			4.1500	Single
			4.1600	Others

Variables: 19, 20 and 21

* $\alpha \leq 0.05$

Table 9: T-Test for Sex Variable

Sex	Variables
.402	.1
.131	.2
.066	.3
.066	.4
*.014	.5
.541	.6
.356	.7
.737	.8
*.007	.9
.356	.10
.221	.11
*.014	.12
.706	.13
.350	.14
.350	.15
.075	.16
1.000	.17
.356	.18
.294	.19
.212	.20
.066	.21
.066	.22
.402	.23

